

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1. (Currently Amended) A method of paying calls and or and/or services in a telecommunications network comprising ~~an intelligent network, wherein said intelligent network is provided~~ a charging controller, said charging controller having a first database with user accounts for individual users of the telecommunications network, said user accounts enabling prepaid calls and or and/or an access to various services for said users, the method comprising the steps of:

accessing a loading service through a user interface, operationally connected to said charging controller; and

loading into an individual user account a credit amount via the user interface and the loading service, wherein said loading step further comprises the steps of:

the user purchasing a voucher or similar, wherein the value of the voucher or similar is pre-recorded in a second database;

the user accessing the voucher or similar record in the second database using an identifier provided by the voucher or similar; and

transferring a specified value of the voucher or similar record to the individual user account in the first database.

~~opening a prepaid account, that is associated with an individual user account, with an intelligent network loading service:~~

~~loading the prepaid account with an amount purchased from a prepaid service provider;~~

~~entering the amount of the prepaid balance into a dedicated record in said intelligent network accessible by said loading service;~~

~~a user associated with the individual user account accessing said intelligent network loading service through a user interface operationally connected to the intelligent network, wherein the user interface is a mobile communications apparatus or a fixed-line communications apparatus;~~

~~determining that the balance in the individual user account is inadequate for the cost of the service requested by the user; and~~

~~transferring a requested amount from said prepaid account to said individual user account in real time during the use of the service by means of the user interface and the intelligent network loading service, wherein the loading comprises steps of~~

~~decreasing the balance of said prepaid account by the requested amount~~
~~and~~

~~loading a corresponding amount of balance into the associated individual user account.~~

2. (Currently Amended) The method according to claim 1, wherein the loading ~~[[of]]~~ into said individual user account includes:

the user entering an individual number string indicated by ~~[[a]]~~ the prepaid voucher or similar to the ~~intelligent network~~ loading service through said user interface, said loading service ~~comprising a specific~~ having access to the first database including said record defining the amount of the prepaid balance, and

loading transferring a desired amount of balance from the record of the second database to the individual user account in the first database, wherein the correct record containing the pre-recorded value in the second ~~of the~~ database is indicated by means of the number string.

3. (Currently Amended) The method according to claim 1, wherein the individual user accounts are pulse accounts which define the balance by terms of pulses, further ~~comprises comprising~~ the steps of:

an amount of pulses corresponding to the requested amount being subtracted from a data base associated with the prepaid voucher or similar, and

the corresponding amount of pulses ~~[[is]]~~ being loaded to the individual user pulse account ~~of the user~~.

4. (Canceled)

5. (Currently Amended) The method according to claim 1, wherein the user is prompted to transfer an additional amount from the record in the second database prepaid account to the individual user account in the first database by an announcement through the user interface ~~, or to increase the balance of the prepaid account.~~

6. (Currently Amended) The method according to claim 1, further comprising the steps of:

identifying an incoming call ~~in the intelligent network service~~ by means of the A-number information of the user,

giving a security code of the individual user to the loading service,

giving the amount to be loaded to the user interface and transmitting an indication about said amount to the loading service,

announcing, from the loading service ~~of the intelligent network~~ to the user interface, the new balance in the individual user account and that the transactions have been accomplished.

7. (Currently Amended) The method according to claim 5, wherein announcements to the user via the user interface are given as a text message or as a voice message.

8. (Currently Amended) The method according to claim 1, further comprising the steps of:

setting a time limitation for the validity of the prepaid balance in the prepaid voucher or similar, and

deleting expired prepaid vouchers or similar from the prepaid or similar ~~dedicated~~ record in the second database ~~of the database.~~

9. (Currently Amended) An arrangement for paying for calls and or
and/or services in a telecommunications network comprising a charging controller, said
charging controller having a first database with user accounts for individual users of the
telecommunications network, said user accounts enabling prepaid calls and or an
access to various services for said users, the arrangement comprising

~~a telecommunications network;~~

~~an intelligent network provided in connection with the telecommunications~~
~~network, wherein said intelligent network is provided with user accounts for individual~~
~~users of the telecommunications network enabling prepaid calls for said users;~~

a loading service means;

~~a user interface for accessing the intelligent network service~~ loading service
through the telecommunications network, wherein the user interface is a mobile
communications apparatus or a fixed line communications apparatus,

means for loading into an individual user account in the first database via the
user interface and the loading service, a credit amount, wherein said means for loading
further comprises:

means for recording the value of a purchased voucher or similar in a
second database;

means for the user to access the voucher or similar record in the second
database using an identifier provided by the voucher or similar; and

means for transferring a specified portion of the voucher or similar record
to the individual user account in the first database.

~~determining that the balance in a user account for an individual user is~~
~~inadequate to pay for a service requested by the individual user from the intelligent~~
~~network service;~~

~~a record in the intelligent network indicating an amount of prepaid balance which~~
~~an individual user has paid beforehand by buying a voucher or similar, wherein said~~
~~record in the intelligent network is dedicated to said voucher or similar.~~

~~loading service means implemented in the intelligent network for accomplishing a~~
~~loading of a user account of said individual user with an amount deducted from said~~

~~record and thus enabling further communication through the telecommunications network, wherein the arrangement is such that said loading can be requested by the user interface of said individual user in real time during the use of the service.~~

10. (Currently Amended) The arrangement according to claim 9, wherein said record is implemented in into a database of the loading service means, wherein the arrangement is such that a desired portion of the voucher or similar record amount of balance can be transferred from the loading service means database to the individual user account in the first database as a response to a request given by the user to the user interface.

11. (Currently Amended) The arrangement according to claim 9, wherein the individual user accounts are pulse accounts and said first and second database records are combined into one database.

12. (Canceled)

13. (Currently Amended) An intelligent network accessible by means of a telecommunication user interface ~~interfaces~~ connected to a at least one telecommunications network, said intelligent network comprising:

a charging controller having a first database;

user accounts for individual users of said ~~at least one~~ telecommunications network said user accounts stored in said first database, wherein each of said user accounts enables prepaid calls and/or various services for said individual users, one account being dedicated to one individual user,

a loading service operationally connected to said charging controller;

a second database for recording a value of a purchased voucher or similar;

means by which an individual user can access the recorded value of the purchased voucher or similar, using an identifier provided by said voucher or similar;
and

means for transferring a portion of the stored value of the purchased voucher or similar to the user account of the individual user in the first database.

~~record indicating an amount of prepaid balance which the individual user has paid beforehand by buying a voucher or similar, wherein said record is dedicated to said voucher or similar and said record is associated with said user account, and~~

~~loading service means for loading the individual user account with an amount deducted from said record upon determining that the balance in the user account is inadequate for the cost of a service requested by the user and for enabling further communication through the telecommunications network, wherein the arrangement is such that said loading is requested [[by]] through a user interface of said individual user, wherein said user interface is a mobile communications apparatus or a fixed-line communications apparatus.~~

14 - 20. (Canceled)